

REGIONAL ECONOMIC DEVELOPMENT OF CENTRAL CROATIA IN THE TRANSITION PERIOD

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with 8 figures and 6 tables in the text

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Summary

In the last decade of the 20th century the process of transition initiated decisive changes in the former Communist countries of Europe. They affected also Croatia and will be documented and explained in this article by the example of Central Croatia [Srednja Hrvatska]. The region of Central Croatia consists of eight counties [županije] and the City of Zagreb [Grad Zagreb] and is economically the most developed part of Croatia. Nevertheless, significant socio-economic disparities exist also in this region

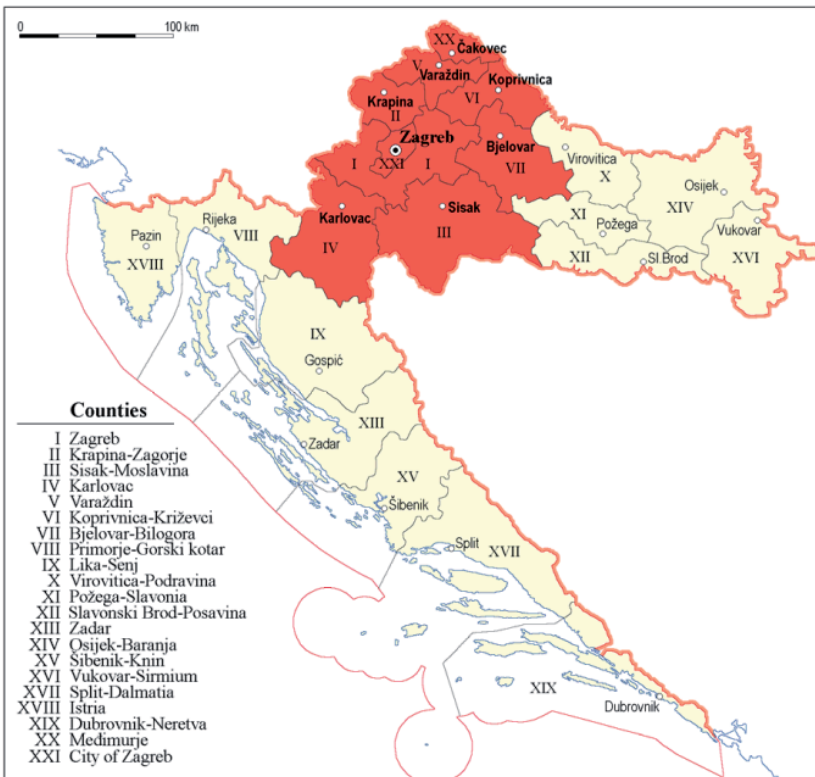
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– its north-western part is the most developed, whereas its southern and south-eastern areas are the least developed, owing to the effects of aggression against Croatia during the Homeland War (i.e. Croatia's war for independence) as well as less success in economic restructuring.

1 Introduction

Today, Croatia is by functional criteria divided into the macro-regions Zagreb, Split, Rijeka and Osijek. They are further divided into smaller regions. The Zagreb region including the City of Zagreb [Grad Zagreb], had already a significant role when it was the centre of the Socialist Republic of Croatia (within former Yugoslavia), but this role became even more significant in independent Croatia. Compared to the Zagreb Region all other regions are peripheral, although some are more developed than others.

Figure 1: Counties in Croatia and Central Croatia



Central Croatia [Središnja Hrvatska], as its name suggests, has a central position in Croatia and lies at the interface of several larger European landscapes: the central Danubian Basin, the Alps and the Dinaric mountain range. The role of the entire macro-region is enhanced by the metropolitan structure of Zagreb. The impact of Zagreb is so big that Central Croatia corresponds in fact to the Zagreb macro-region in the functional sense (ROGLIĆ 1974).

Central Croatia is the key area of Croatia, both in respect to its geographical location in the country as well as to its role in economy. Due to its exceptional importance in transportation and economy it is also Croatia's most densely populated area. With a surface of 19,380 km² and 2,119,193 inhabitants (2001) Central Croatia makes up for 34% of Croatia's territory and 48% of its population.

Central Croatia is delimited in the West by Slovenia, in the North by the Drava and Mura rivers, in the East by the peri-Pannonian area and in the South by Bosnia-Herzegovina (MAGAŠ 1998). It is composed of nine counties [županije] (see Figure 1 and Table 1), i.e. the Zagreb County [Zagrebačka županija], the Krapina-Zagorje County [Krapinska-zagorska županija], the Sisak-Moslavina County [Sisačko-moslavačka županija], the Karlovac County [Karlovačka županija], the Varaždin County [Varaždinska županija], the Koprivnica-Križevci County [Koprivničko-križevačka županija], the Bjelo-var-Bilogora County [Bjelovarsko-bilogorska županija], the Međimurje [Međimurska županija] and the City of Zagreb [Grad Zagreb].

Table 1: **Cities, municipalities and settlements by counties in Central Croatia**

<i>County</i>	<i>Cities</i>	<i>Municipalities</i>	<i>Settlements</i>
Republic of Croatia	123	423	6,759
Counties of Central Croatia	44	163	2,614
Zagreb	8	26	697
Krapina-Zagorje	7	25	423
Sisak-Moslavina	6	13	456
Karlovac	5	16	649
Varaždin	6	22	301
Koprivnica-Križevci	3	22	264
Bjelovar-Bilogora	5	18	323
Međimurje	3	21	128
City of Zagreb	1	0	70

Source: DRŽAVNI ZAVOD ZA STATISTIKU 2001

2 Demography

In the inter-census period 1991-2001, Central Croatia was the only part of the country with overall population growth. Its main reason was urban growth of the City of Zagreb, but growth was also due to the fact that Central Croatia had the smallest share of territory occupied during the war in the early 1990s. However, if we exclude the City of Zagreb, Central Croatia suffered from population decrease like other parts of Croatia. According to LUKIĆ (2009), out of 3,398 settlements in Central Croatia 2,796 (82.3%) displayed demographic regression. This accounted for 81.8% of the surface area and 28.3% of the total population. Depopulation affected 83.3% of all rural and 8.9% of all urban settlements in Central Croatia.

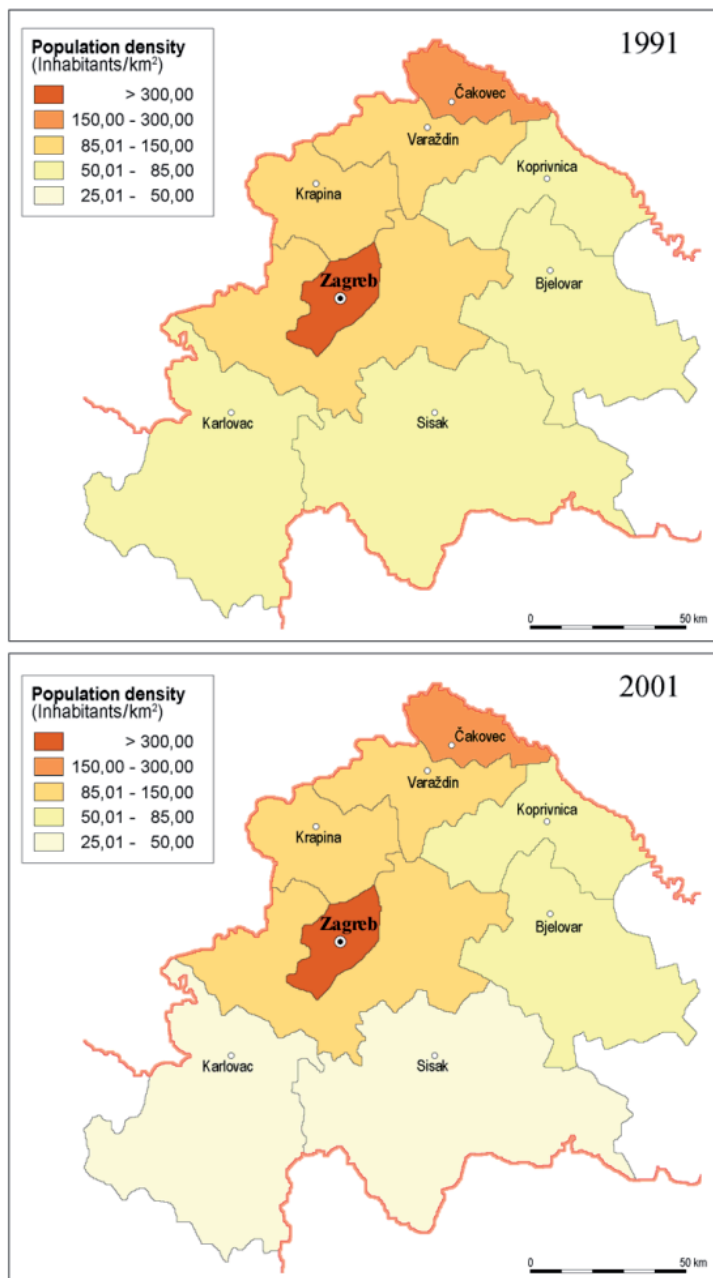
Population density (Table 2, Figure 2) in 2001 had also declined in all counties except Zagreb County and the City of Zagreb compared to 1991. And the population change index (i.e. population change 1991-2001 compared to 1991) in Central Croatia for the period 1991-2001 was the highest in the City of Zagreb and the lowest in the Sisak-Moslavina County. The highest reduction in the number of inhabitants

Table 2: **Surface area, population and population density in the counties of Central Croatia in 1991 and 2001**

<i>County</i>	<i>Surface (km²)</i>	<i>Share in the surface area of Croatia</i>	<i>Population 1991</i>	<i>Population density</i>	<i>Population 2001</i>	<i>Population density (inhabitants/km²)</i>
Zagreb	3,077	5.44	282,989	91.2	309,696	100.7
Krapina-Zagorje	1,230	2.18	148,779	120.9	142,432	115.8
Sisak-Moslavina	4,445	7.86	251,332	56.5	185,387	41.7
Karlovac	3,625	6.41	184,577	50.9	141,787	39.1
Varaždin	1,260	2.23	187,853	149.0	184,769	146.6
Koprivnica-Križevci	1,735	3.07	129,397	74.5	124,467	71.7
Bjelovar-Bilogora	2,638	4.66	144,042	54.6	133,084	50.4
Međimurje	730	1.29	119,866	164.2	118,426	162.2
City of Zagreb	640	1.13	777,826	1,215.3	779,145	1,217.8
Central Croatia	19,380	34.27	2,226,661	114.8	2,119,193	109.34

Source: NEJAŠMIĆ 2008

Figure 2: Population density in the counties of Central Croatia in 1991 and 2001



Source: NEJAŠMIĆ 2008

occurred in municipalities and towns from which the Serbian population departed, while additional factors of population decrease in Central Croatia were continued – economically motivated emigration, negative natural population development and seriously aggravated economic circumstances. The decrease was partly compensated by immigration of several thousand Croats from Bosnia-Herzegovina, Vojvodina and Kosovo.

The strongest population increase in Central Croatia occurred in the zone surrounding the City of Zagreb, primarily along its western and eastern ends. Between 1961 and 2001 in as many as 21 settlements around Zagreb the number of inhabitants increased 2.5 to 5 times as a result of suburbanisation that began in the 1960s. Until the 1960s the strongest concentration of population was in the city core (LUKIĆ 2009). Suburbanisation was promoted by lower municipal costs and lower land prices.

Therefore, Central Croatia can be described as the “demographic-economic basis of Croatia, with a stable rhythm of population growth” (FRIGANOVIĆ 1992, p. 55).

When analysing the demo-geographic situation in Central Croatia, it is important to take into account also the share of economically active population, since it indicates human resources. Labour force or economically active population consists of employed and unemployed persons, classified according to their economic activity. Usually there

Table 3: **Population by activity in the counties of Central Croatia 2001**

<i>County</i>	<i>Active population (total)</i>	<i>Active population (%)</i>	<i>Persons with income</i>	<i>Dependent population</i>
Zagreb	144,406	46.30	73,756	91,534
Krapina-Zagorje	69,480	48.78	33,587	39,365
Sisak-Moslavina	75,951	40.97	53,157	56,279
Karlovac	62,295	43.94	43,377	36,115
Varaždin	81,828	44.29	50,060	52,881
Koprivnica-Križevci	57,127	45.90	29,213	38,127
Bjelovar-Bilogora	63,963	48.06	30,855	38,266
Međimurje	61,302	51.76	23,173	33,951
City of Zagreb	356,186	45.71	208,833	214,126

Source: DRŽAVNI ZAVOD ZA STATISTIKU 2009

are two sources of statistical indicators on employment or unemployment: (1) data on registered unemployed persons, collected and processed by employment offices, and (2) indicators from labour force surveys (ARS), mostly conducted by statistical agencies and based on a methodology that has been harmonised with regulations and instructions of the International Labour Organisation and the European Office of Statistics (Eurostat) (BEJAKOVIĆ 2003).

The overall activity rate, i.e. the share of active persons in the total population of Central Croatia in 2001 amounted to about 46%, which is only slightly above the national average (LUKIĆ 2009). There were 1,952,619 active persons in entire Croatia in 2001, of which 1,553,643 had some kind of occupation.

In Central Croatia, the largest share of active persons in the total population could be documented in Međimurje (51%) owing to a larger share of young people, followed by Bjelovar-Bilogora County as well as Krapina-Zagorje County (both 48%). Sisak-Moslavina County had the lowest share of active persons in the total population (40%). Shares of this size are, however, poor compared to other European countries, were they use to amount at the average to about 60-70%. Even more disturbing is the fact that all counties had a large share of dependent population, e.g. in the City of Zagreb as many as 214,000.

3 Economic activities

Economic developments in the period 1990-2000 were overshadowed by the negative consequences of war. These consequences included considerable war casualties, accompanied by high costs of transforming the centrally-planned into a market economy. War against Croatia influenced the fact that from 1990 to 1994-95 Croatia experienced negative growth rates.

Agriculture and commerce enjoyed already a developed private sector at the beginning of the 1990s, so that soon after the start of transition these two sectors accounted for about 50% of all firms. Industry, however, had been dominated by public ownership in over 80% of all cases, and negative growth rates in several successive years indicated certain problems in privatisation. Since planned economies had been shut off from the world market, they were also not affected by its price mechanisms.

Later, from 1991 to 2001, due to war events and a polarized development, differences in the concentration of work potential arose resulting in regional disparities. Such differences manifested themselves also in the number of employed persons in various counties (PEJNOVIĆ 2004).

Data analysed in this section refer to the number of employees in specific economic branches important for Central Croatia, i.e. industry, transportation, agriculture, construction, commerce and financial services. The finance sector is especially important

for the City of Zagreb, which has a leading role in this branch, not just in Central Croatia, but also at the national level.

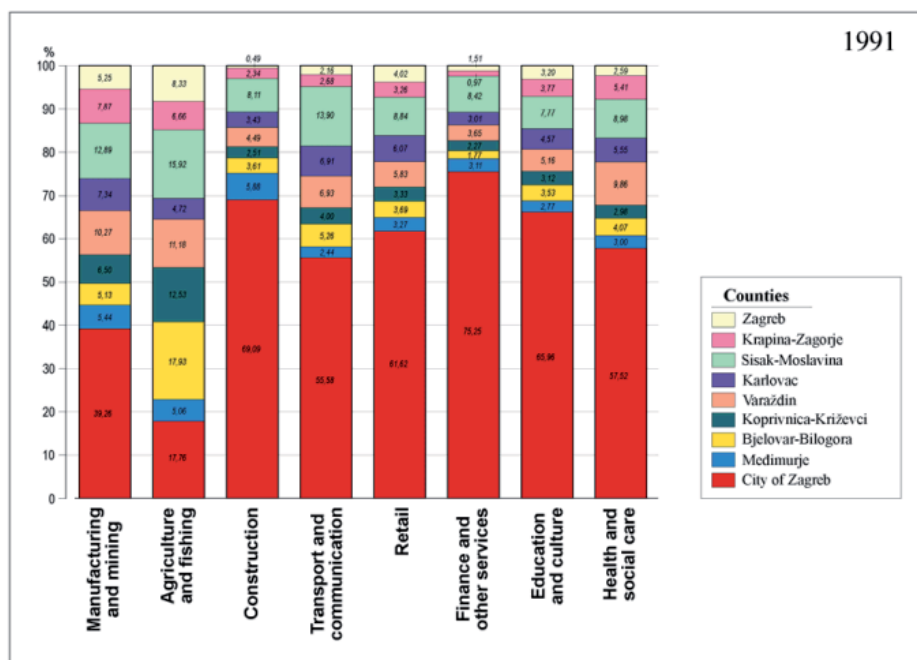
In 1991, a total of about 610,000 persons were employed by legal entities (firms) in Central Croatia, and the City of Zagreb was the major location of employment in all economic branches. Over a half of all persons employed by legal entities worked in Zagreb city. Among the other counties, the largest numbers of employed persons were registered in Sisak-Moslavina County, followed by the Varaždin and Karlovac counties.

As regards activities, industry and mining had the largest numbers of employed persons in all counties. The largest number of employees in the industrial sector was registered in the City of Zagreb, followed by the Sisak-Moslavina and Varaždin counties.

As a sum of all counties of Central Croatia, in 1991 244,040 persons were employed in the industrial sector, which made up a third of all persons employed by legal entities in the examined area. This also confirms the importance of industry for this area.

The second largest by employees in 1991 was the commerce sector with slightly less than 68,000, most of them in the City of Zagreb and in the Sisak-Moslavina and Karlovac counties. Construction ranked as the third sector, in which 53,000 persons were employed in 1991. It was followed by financial and other services.

Figure 3: **Share of employed persons by the counties of Central Croatia in some economic sectors 1991**



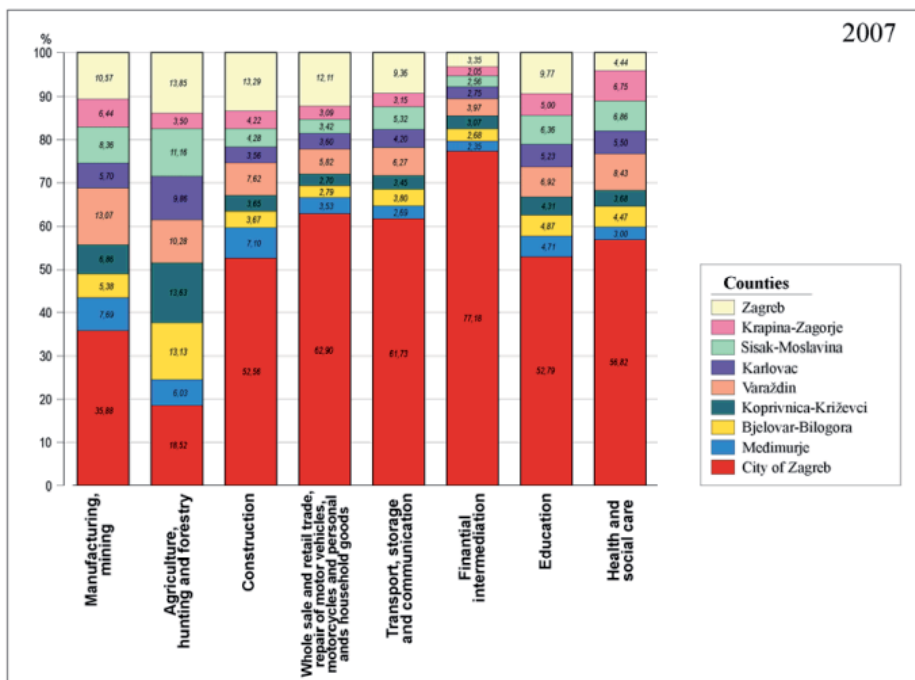
Source: DRŽAVNI ZAVOD ZA STATISTIKU 1994

When we consider the share of employed persons in various counties in Central Croatia in 1991 in all activities except agriculture (Figure 3), the City of Zagreb has a prevalent role, especially when financial services, construction, education, cultural activities and commerce are taken into account. In these economic sectors the share of the City of Zagreb is more than 70% or 60%, respectively.

In 2007, the number of persons employed by legal entities (firms) in Central Croatia amounted to 651,000, and most of them were employed in the City of Zagreb and in the Zagreb County. As in 1991, the largest number was employed in the processing industry, followed by wholesale and retail trade as well as by repair work on motor vehicles and motorcycles and items for personal and household use. These two economic branches taken together had in 2007 almost 280,000 employees. Construction was in third place according to the number of persons employed by firms, but had already three times less employees in Central Croatia than the processing industry.

When analysing the share of employed persons by counties and economic activities in 2007 (Figure 4), we can see that by far the largest share of employed persons is documented for the City of Zagreb in the sectors financial mediation, wholesale and

Figure 4: Share of employed persons in Central Croatia in some economic sectors 2007



Source: DRŽAVNI ZAVOD ZA STATISTIKU 2008

retail trade and in transportation, warehousing and communications. In comparison to 1991, the share of the City of Zagreb in construction employment fell by 17%. When we observe Zagreb County in relation to 1991, we find that employment had increased in all examined economic branches, whereas the share of employed in the Sisak-Moslavina County has fallen. Most stable remained the shares of employed persons in agriculture and processing industry (not including the City of Zagreb).

4 Employment

Adaptation to new business conditions as well as the collapse of the COMECON and subsequent loss of export markets are frequently regarded as the main reasons of unemployment in transition countries (DUJŠIN 1999). Transition brought a shift from a system that guaranteed employment security to another one in which the threat of losing employment is a constitutive part of the business cycle. Likewise, transition implied attachment to the mechanisms of the global market and thus resulted also in new threats to job security.

As regards unemployment, Central Croatia, as one may expect, is to the highest degree linked to trends on the national level. This can be explained by the fact that this link is closest with industrial regions. Furthermore, in Croatia regional input affects unemployment more than in some countries that have recently entered the European Union (EU) (BOTRIĆ 2003).

From 1997 to 2002, the decrease in employment in Croatia has brought its activity rate to the level of Mediterranean countries (Greece, Spain, Italy), which is about 7% below the EU average. In this period privatization continued, with a slower increase of new jobs in the private sector. Around 2000, however, the number of newly employed people increased significantly (almost by 40% in three years), although three quarters of them received only fixed-term contracts. Such temporary employment is more flexible, yet more insecure for employees. Croatia corresponds in this respect to a trend in the EU (MATKOVIĆ 2003).

From 1989 to 1996 the largest decrease in employment had occurred in metallurgy, machine construction and in the textile industry. In this period, moreover, the number of individual farmers decreased to a half. From 1993 on job creation, mostly in the private sector, has significantly countered the loss of jobs. After the end of the war in 1995, a normalisation of the labour market created new jobs and let the share of employed persons increase, mainly outside the public sector (MATKOVIĆ 2002).

Since in the pre-transition period practically no workers were dismissed, the structure of unemployed persons was at that time very specific: most unemployed people were young or seeking their first employment. At the start of the period, i.e. in 1990, the share of young unemployed people (up to 29 years of age) amounted to about 66%, and at its end (2001) it was still high amounting to 42%. In the total number of young unemployed, women had a share of 53.4%.

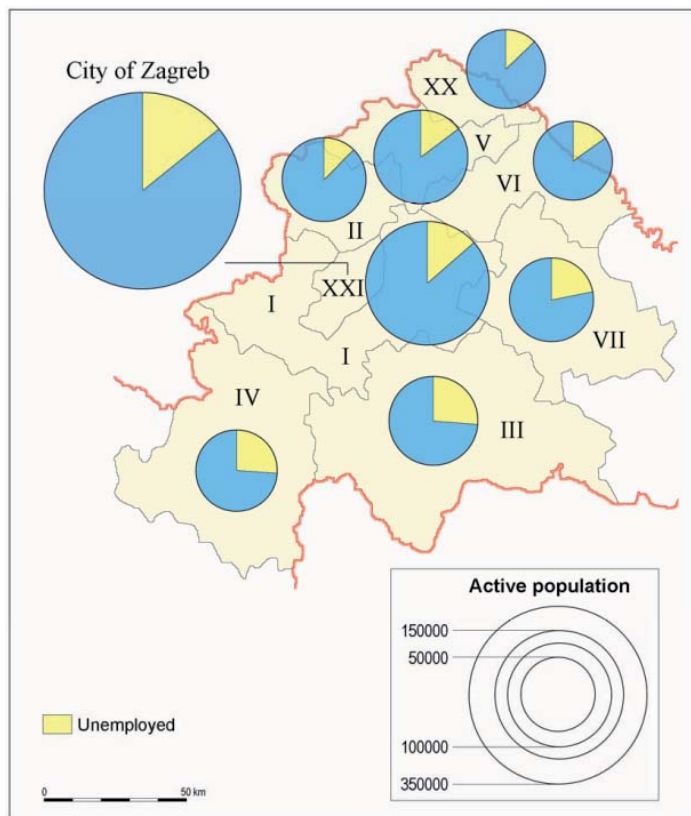
Fortunately, among young people without jobs temporary unemployment prevails. Unqualified and semi-skilled workers wait for work about 12 months, qualified workers for about 7 months, people with secondary school education about 9 months, people with higher professional qualifications about 6.5 months, and persons with university degrees approximately 5 months (VLADA REPUBLIKE HRVATSKE).

In the period 1991-2001, all Central Croatian counties documented an increase in the share of unemployed (Table 4, Figure 5). This was especially evident in the Sisak-Moslavina, Karlovac and Bjelovar-Bilogora counties due to the difficult economic situation in these areas during the Homeland War. In other counties the increase was smaller and ranged around 1-4%.

Table 4: **Share (%) of unemployed in the total population of counties, 1991 and 2001**

<i>County</i>	<i>1991</i>	<i>2001</i>
Zagreb	3.9	6.4
Krapina-Zagorje	5.0	6.1
Sisak-Moslavina	4.4	10.7
Karlovac	5.4	11.4
Varaždin	3.6	6.6
Koprivnica-Križevci	3.1	6.9
Bjelovar-Bilogora	3.9	10.5
Međimurje	3.3	6.6
City of Zagreb	4.7	6.5

Source: DRŽAVNI ZAVOD ZA STATISTIKU 2009

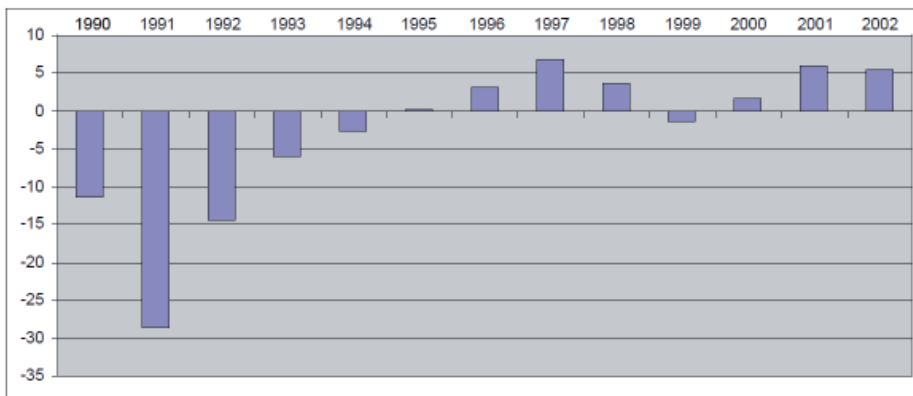
Figure 5: **Share (%) of unemployed in the active population of counties in 2001**

Source: HRVATSKI ZAVOD ZA ZAPOSŁJAVANJE 2009

5 Industry

Industry is also today one of the main forces in any economy. But industry in the EU is no longer based on labour-intensive activities, and its adjustment resulted in a growth of unemployment. This applies especially to textile and clothing industry (TEODOROVIC & BUTURAC 2006).

In Croatia in 2009 around 274,000 people were employed in industry, and this number is the result of numerous changes that occurred in the industrial sector since the end of the 1980s. The number of industrial employees in Croatia increased until 1987 and then declined. If we assume that the year 2000 had an employment index of 100, the index was at 236 in 1987 and at only 113 in 1997. This decline continued also later – down to an index value of 88 in 2006.

Figure 6: **Annual rates of change of industrial production, 1990-2002**

Source: HRVATSKA GOSPODARSKA KOMORA 2009

As regards value of production, the most significant increase of all industrial branches was achieved by printing/publication activities – as much as 258%. A duplicating was realised in the production of motor vehicles and other means of transportation, in recycling works and in metal industry. It was precisely metal industry that had experienced a large fall of production after 1987, but some segments of this branch were renewed and thus significantly increased their production later. The largest reduction occurred in clothing and leather industries as well as in the production of office machinery and computers (STIPERSKI 2007).

As regards industrial productivity, it doubled in the first decade of the 21st century compared to the 1980s. Productivity still decreased in the early 1990s, since industrial production declined faster than industrial employment. The lowest productivity was reached in 1991, when the index fell to only 61 (2000 = 100). During the 1980s productivity had been on a level of 71 to 76, and from 1991 it constantly increased, so that the index for 2005 was 142.

Central Croatia in its entirety is a region in which the processing industry is largest compared to all other activities. The most significant industrial areas are linked to leading urban centres and their urbanised regions. Among several industrial areas the following stand out: the wider area around Zagreb, then Karlovac, Sisak (and Petrinja), Kutina and Ivanić-Grad. In these industrial areas in 2007 over 115,000 people were employed, i.e. 64% of all industrial employees in Central Croatia. Besides, also Međimurje-Upper Podravina, Varaždin, Čakovec and Koprivnica are important industrial areas in Central Croatia (MAGAŠ 1998).

Due to war events, but also due to the deindustrialization process, production and the number of industrial firms has significantly been reduced in comparison with the pre-war period. The faster rate of deindustrialization reduced the level of utilisation of local resources, both natural and manpower resources, which led to major regional

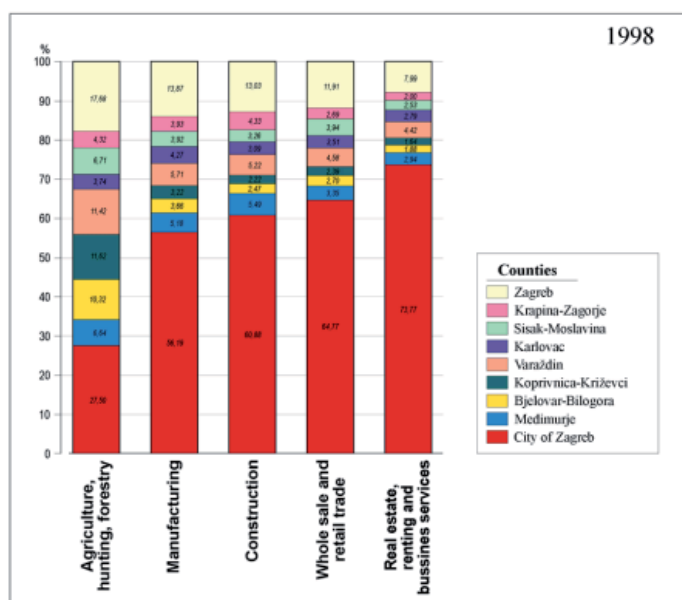
differences in development. In this process, smaller counties and towns clearly lagged behind (LOKIN et al. 2007).

The county exceptionally standing out in Central Croatia as regards the number of industrial firms is the City of Zagreb. Zagreb is the largest industrial core in Central Croatia with the great advantage of being situated in the central part of the country (STIPERSKI 1991). Second to the City of Zagreb rank the Zagreb and Varaždin counties, where industrial production could be continued without interruption by war events.

6 Economic subjects

The number and quality of economic subjects is an important factor and indicator of economic development. In this section economic subjects in Central Croatia in selected branches are analysed: agriculture/forestry, processing industry, construction, wholesale and retail trade, real estate transactions, rentals and business services (see Figure7). These activities were chosen, since by numbers of employees and firms they

Figure 7: **Share of economic subjects by counties of Central Croatia in selected branches in 1998**



Source: DRŽAVNI ZAVOD ZA STATISTIKU 1998

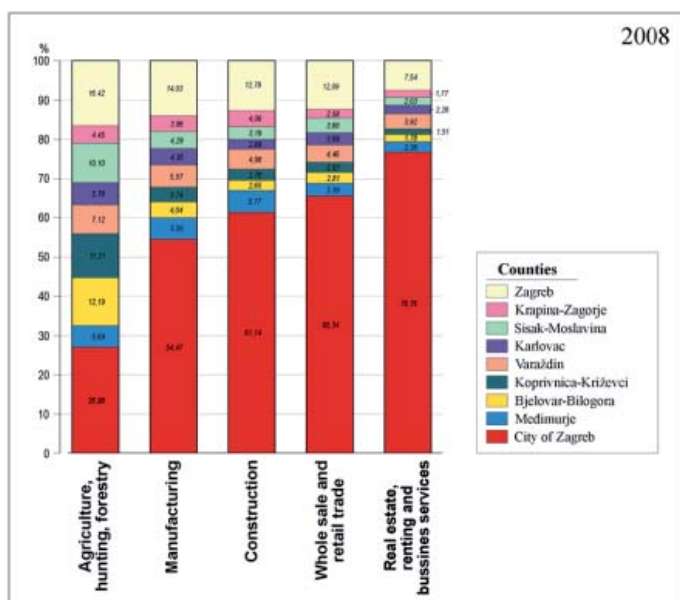
are the most important in Central Croatia. When all activities are taken into account (not only the before-mentioned), Central Croatia documented in 1998 95,558 economic subjects. The largest number was located in the City of Zagreb (56,458) with Zagreb County in the second place, although already far behind Zagreb City with only 11,245 economic subjects. In all other counties the number of economic subjects ranged between 3,000 and 5,000, in total amounting to one third of Central Croatia.

Up to the year 2008 the number of economic subjects in all counties and in all activities significantly increased (see Figure 8). But this can be attributed also to a new methodology in statistical monitoring. The number of economic subjects in agriculture increased to 2,246, in processing industry to 14,402, in construction to 10,180. Also the number in real estate mediation increased to 21,019.

Thus, in comparison with the year 2001, all numbers significantly grew, which can be interpreted as the final stabilisation of the Croatian economy after war, and, to some extent, as being the result of better organized business conditions for economic entities.

The total number of economic subjects in Central Croatia in all activities amounted to 140,285 in 2008, of which 84,370 were located in the City of Zagreb, i.e. more than a half.

Figure 8: Share of legal economic subjects (firms) in the counties of Central Croatia by branches in 2008



Source: DRŽAVNI ZAVOD ZA STATISTIKU 2008

7 Gross Domestic Product (GDP)

Data of the Gross Domestic Product (GDP) by counties were not collected before 2001 and are available only for the period 2001-2007. In general, GDP per capita data repeat the already well-known picture of the City of Zagreb as the peak of development followed by Zagreb County, which profits from its location in the city's surroundings and as well as from lower land prices and smaller communal utility fees (see Table 5). Many larger and smaller firms have relocated from the capital to its surroundings to mutual benefit, since this shift reduced also the pressure on the already overburdened city.

Next by GDP to Zagreb County is Varaždin County. Its prominent position is due to many exemptions and advantages offered by this county to domestic and foreign investors resulting in major investments. The lowest GDP has been documented for Bjelovar-Bilogora County and Međimurje.

It is worth to mention that GDP was constantly growing throughout these five years in all counties.

Table 5: **GDP per capita in the counties of Central Croatia 2001-2007 (in 1,000 USD)**

<i>County</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>
Zagreb	3,038	4,000	4,949	5,998	6,775	6,813	10,062
Krapina-Zagorje	3,536	3,873	4,839	5,500	6,435	6,803	9,766
Sisak-Moslavina	3,882	4,213	5,135	5,975	6,874	7,993	9,844
Karlovac	3,801	4,435	5,183	5,929	6,638	7,507	10,697
Varaždin	4,256	5,093	6,279	6,872	7,375	8,303	11,242
Koprivnica-Križevci	4,629	5,287	6,389	7,272	8,028	9,348	12,498
Bjelovar-Bilogora	3,514	4,141	4,982	5,937	6,406	7,248	9,148
Međimurje	3,719	4,406	5,345	6,237	6,622	7,649	10,364
City of Zagreb	7,893	9,074	11,948	14,480	16,059	17,818	22,921

Source: CROATIAN CHAMBER OF COMMERCE, Zagreb, 2008; GDP for the Republic of Croatia, spatial statistical units of the second degree and counties in 2007 (www.dzs.hr)

When the share of counties in Croatia's total GDP is calculated (see Table 6), it becomes apparent that although GDP of all examined counties has grown between 2001 and 2007, this growth oscillated in relation to the growth of the Croatian GDP. The share of Central Croatian counties in Croatia's total GDP varies between 2% (Međimurje) and 32.5% (City of Zagreb).

Table 6: **Share of Central Croatian counties in overall Croatian GDP (%)**

<i>County</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>
Zagreb	4.7	5.4	5.2	5.3	5.5	5.1	5.5
Krapina-Zagorje	2.5	2.3	2.2	2.1	2.3	2.1	2.2
Sisak-Moslavina	3.6	3.3	3.1	3.0	3.1	3.3	2.9
Karlovac	2.7	2.7	2.4	2.2	2.3	2.3	2.4
Varaždin	3.9	4.0	3.8	3.5	3.4	3.5	3.4
Koprivnica-Križevci	2.9	2.8	2.6	2.4	2.5	2.6	2.5
Bjelovar-Bilogora	2.3	2.3	2.2	2.1	2.1	2.1	1.9
Međimurje	2.2	2.2	2.1	2.0	2.0	2.1	2.0
City of Zagreb	30.9	30.6	31.4	31.7	32.3	32.5	30.7

Source: HRVATSKA GOSPODARSKA KOMORA

8 Conclusion

Although Central Croatia is economically the strongest region in Croatia, it is composed of counties at different development levels. Based on various indicators of economic development (economic structure of the population, number of persons employed by economic subjects, number of economic subjects as such, GDP per capita) it can be concluded that the economic gradient declines primarily from the City of Zagreb towards the other eight counties of the Region, in the second line also from the counties in the Northwest towards the counties in the South and Southeast.

Transition affected this Region from the beginning of the 1990s prompting significant changes in economic structure of the entire area, especially in the industrial sector, but also as regards employment, levels of income, number of firms and size of firms.

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